

06/26/00
962 U.S. PTO

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Date: 26 June 2000

PATENT

Paper No. 1

File: Carr-P1-00

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09/604696
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. :
Filed :
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE
CREDITING
Group Art Unit :
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the
following:

1. Original utility patent application of 52 total pages with at least 1 Claim
and Abstract; and
2. 20 sheets of drawings, Figures 1-20.

Please direct all correspondence to the undersigned at the address given
below.

Respectfully submitted,

Date: 26 June 2000

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